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May 24, 2023

The Honorable Christine M. Gravelle, U.S.B.J.
Courtroom #3
400 Cooper Street, 3rd Floor
Camden, NJ 08101

RE: Deborah Costanza
Case No. 19-28694 CMG
Premises: 73 Honeysuckle Dr., Manahawkin, NJ 08050
Secured Creditor: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.

Dear Judge Gravelle,

This office represents Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. ("Secured Creditor"), holder of a mortgage on real property located at 73 Honeysuckle Dr., Manahawkin, NJ 08050. Please accept this letter in response to Debtor's motion to sell the subject property.

Secured Creditor has reviewed the current motion to sell and the proposed form of order filed with the Court. Secured Creditor does not object to the motion or the proposed order in its current form. However, should the proposed order be revised, or if the underlying facts supporting the motion should change, including but not limited to the purchase price, Secured Creditor reserves its right to object to the motion.

The total amount owed on the loan thru June 5, 2023 is approximately \$276,988.03. The Debtor is required to request an updated formal payoff prior to closing to ensure the loan is paid in full in accordance with the terms of the note, mortgage and applicable state laws. Secured Creditor's response, in its present form, is not an objection to the current motion to sell the subject property. The undersigned does not intend to appear to prosecute an objection at this

time unless the proposed order is amended to a form deemed objectionable.

Respectfully,
KML LAW GROUP, P.C.

/s/ Denise Carlon
Denise Carlon, Esquire
dcarlon@kmlawgroup.com
Attorney for Secured Creditor

Caption in Compliance with D.N.J. LBR-9004-1

KML Law Group, P.C.
By: Denise Carlon Esquire
701 Market Street, Suite 5000
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201-549-2363
Attorneys for Secured Creditor: Rocket
Mortgage, LLC f/k/a Quicken Loans, LLC
f/k/a Quicken Loans Inc.

In Re:
Deborah Costanza
Debtor

Case No: 19-28694 CMG

Chapter: 13

Judge: Christine M. Gravelle

CERTIFICATION OF SERVICE

1. I, Patricia Rychards:

☐ Represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Denise Carlon, who represents the Secured Creditor in the above captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On 05/25/2023, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

- Response to Motion to Approve Real Estate Contract and Sell Property
- Certification of Service

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: 05/25/2023

/s/ Patricia Rychards

Name and Address of Party Served	Relation of Party to the Case	Mode of Service
<p>Deborah Costanza 73 Honeysuckle Drive Manahawkin, NJ 08050</p>	<p>Debtor</p>	<p> <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court *) </p>
<p>Steven J. Abelson Abelson Law Offices 80 West Main Street PO Box 7005 Freehold, NJ 07728</p>	<p>Attorney for Debtor</p>	<p> <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court *) </p>
<p>Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853</p>	<p>Chapter 13 Trustee</p>	<p> <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court *) </p>